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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of:

HOWARD, FRANK

Serial No. 10/604,830

Filed: 8/20/2003

Title: SYSTEM AND METHOD OF MEDIATING  
BUSINESS TRANSACTIONS

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Group Art Unit: 3621

Examiner:

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Commissioner for Patents  
Post Office Box 1450  
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Respectfully submitted,

HOVEY WILLIAMS LLP

Thomas B. Luebbering, Reg. No. 37,874  
2405 Grand Boulevard, Suite 400  
Kansas City, Missouri 64108  
(816) 474-9050

ATTORNEYS FOR APPLICANT

(Docket No. 34105)

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INFORMATION DISCLOSURE STATEMENT

Transmitted herewith is a list on Form PTO-1449 of patents, publications, or other information submitted by the applicants for consideration by the Office pursuant to the duty of disclosure under 37 CFR 1.56, together with legible copies to the extent clean copies are available.

It is respectfully submitted that the present invention as claimed is patentable over the listed references.

Any fee which might be due in connection with this Disclosure Statement should be applied against our Deposit Account No. 19-0522.

Respectfully submitted,

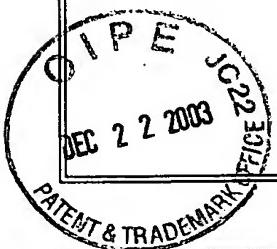
HOVEY WILLIAMS LLP

By \_\_\_\_\_

Thomas B. Luebbering, Reg. No. 37,874  
2405 Grand Boulevard, Suite 400  
Kansas City, Missouri 64108  
(816) 474-9050

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|---|--|---------------------------|--------------------------|
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| INFORMATION DISCLOSURE<br>STATEMENT BY APPLICANT<br><br>(Use several sheets if necessary) |  | APPLICANT: HOWARD, Frank  |                          |
|   |  | FILING DATE: 8/20/2003    | GROUP: 3621              |

**U.S. PATENT DOCUMENTS**

| EXAM.<br>INITIAL |  | DOCUMENT NUMBER |   |   |   |   |   |   | DATE      | NAME         | CLASS | SUBCLASS | FILING DATE IF<br>APPROPRIATE |
|------------------|--|-----------------|---|---|---|---|---|---|-----------|--------------|-------|----------|-------------------------------|
|                  |  | 6               | 4 | 1 | 5 | 2 | 7 | 1 | 7/2/2002  | Turk et al   |       |          |                               |
|                  |  | 6               | 3 | 9 | 4 | 3 | 4 | 1 | 5/28/2002 | Mäkipää      |       |          |                               |
|                  |  | 6               | 2 | 9 | 9 | 0 | 6 | 2 | 10/9/2001 | Hwang        |       |          |                               |
|                  |  | 6               | 2 | 8 | 2 | 5 | 2 | 2 | 8/28/2001 | Davis et al  |       |          |                               |
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|                  |  | 5               | 4 | 5 | 5 | 4 | 0 | 7 | 10/3/1995 | Rosen        |       |          |                               |
|                  |  |                 |   |   |   |   |   |   |           |              |       |          |                               |
|                  |  |                 |   |   |   |   |   |   |           |              |       |          |                               |

**FOREIGN PATENT DOCUMENTS**

|  |    | DOCUMENT NUMBER |   |   |   |   |   |         | DATE      | COUNTRY | CLASS | SUBCLASS | TRANSLATION |
|--|----|-----------------|---|---|---|---|---|---------|-----------|---------|-------|----------|-------------|
|  |    |                 |   |   |   |   |   |         |           |         |       |          | YES      NO |
|  | EP | 0               | 9 | 2 | 4 | 6 | 6 | 7<br>A2 | 6/23/1999 | Europe  |       |          |             |

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**

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|  |  |  | US 2002/0026418 A1; Feb. 28, 2002; Koppel et al; METHOD FOR PROVIDING PRE-PAID ANONYMOUS ELECTRONIC DEBIT CARD COMPATIBLE WITH EXISTING NETWORK OF CREDIT CARDS |
|  |  |  | US 2002/0099667 A1; Jul 25, 2002; Diamandis et al; METHOD AND APPARATUS FOR MAKING PURCHASES OVER THE INTERNET USING PRE-PAID CARDS                             |
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|  |  |  | US 2002/0194080 A1; Dec. 19, 2002; Louri; INTERNET CASH CARD  |

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.